Amendments to the Claims

Please enter the following amendments to the claims:

Listing of Claims:

1. (Currently Amended) A method of managing and validating a plurality of cash transfers by or on behalf of a first entity to an account of a second entity, the method comprising:

receiving, by at least one processor, information related to the cash transfer, wherein the information is provided in a file comprising a respective record for each cash transfer and a total amount of the cash transfers in all the records;

formatting, by at least one processor, the information into one of a plurality of formats based, at least in part, on a location of the account;

receiving the file;

summing, by at least one processor, the amounts of some or all of the cash transfers in each record;

comparing, by at least one processor, the summed cash ~~value~~ amount to the total ~~value~~ amount; and

rejecting, by at least one processor, the file ~~if~~ when the summed ~~value~~ amount and the total ~~value~~ amount are different.

2. (Original) The method of claim 1, wherein the account is a bank account, the method comprising:

formatting the information into one of a plurality of formats based, at least in part, on a location of the bank account.

3. (Previously Amended) The method of claim 1, comprising:

formatting the information in ~~an~~ a format provided by the National Automated Clearing House Association (NACHA), if the account is in the United States.

4. (Previously Amended) The method of claim 1, comprising:

formatting the information in a format provided by the United Nations Electronic Data ~~Exchange~~ Interchange for Administration, Commerce and Transport (UN/EDIFACT), if the account is not in the United States.

5. (Original) The method of claim 4, further comprising: